

Causes And Effects Of Tax Morale In Cúcuta And Its Metropolitan Area

Gerson Rueda Vera¹, Yair R. Casadiego Duque², William Rodrigo Avendaño Castro³

(1) Facultad de Ciencias Empresariales, Universidad Francisco de Paula Santander, Cúcuta-Colombia. Orcid: <https://orcid.org/0000-0001-9032-7100>

(2) Facultad de Ciencias Empresariales, Universidad Francisco de Paula Santander, Cúcuta-Colombia. Orcid: <https://orcid.org/0000-0003-3649-8042>

(2) Facultad de Ciencias Empresariales, Universidad Francisco de Paula Santander, Cúcuta-Colombia. Orcid: <http://orcid.org/0000-0002-7510-8222>

Abstract

This study aims to know the causes and effects of low tax morale in Cúcuta and its metropolitan area. For this purpose, descriptive research and a field design with quantitative methods were carried out for a sample of 235 accounting professionals. The instrument used was a Likert-type questionnaire with nine alternatives for causes and 6 for effects. The main result is that approximately three-quarters of the subjects in the sample consider that corruption and waste of resources by public institutions cause tax evasion. In turn, the lack of severe punishments (compliance with the Law) and the low income in tax declaration and collection are considered causes of low tax morale. Given this, the expected effect is citizens' imitation of tax evasion. Therefore, it was concluded that in order to have higher tax morale, it is necessary to comply with the regulations and a frontal fight against corruption and waste of resources by public institutions.

Keywords: Tax morale, Tax evasion, Institutions, Culture.

Resumen

El objetivo del presente estudio es conocer las causas y efectos de la baja moral tributaria en Cúcuta y su área metropolitana, para ello se hizo una investigación de tipo descriptivo y un diseño de campo con métodos cuantitativos; para una muestra de 235 profesionales de contaduría. El instrumento utilizado fue un cuestionario tipo likert de 9 alternativas para las causas y 6 para los efectos. El resultado principal es que aproximadamente tres cuartas partes de los sujetos de la muestra consideran que la corrupción y el derroche de los

recursos por parte de las instituciones públicas son una causa de la evasión fiscal. A su vez, la falta de castigos severos (el cumplimiento de la Ley) y los bajos ingresos en declaración y recaudación del tributo son considerados como causas de una baja moral tributaria. Ante esto, el efecto esperado es la imitación a la evasión de impuestos por parte de los ciudadanos. Se concluyó, que para que haya una mayor moral tributaria, es necesario del cumplimiento de la normativa y una lucha frontal contra la corrupción y el derroche de recursos por parte de las instituciones públicas.

Palabras clave: Moral tributaria, Evasión Fiscal, Instituciones, Cultura.

Introduction

Countries need tax revenues to provide goods and services that no private agent would be willing to provide since the costs are higher than the benefits. This is why state revenues are fundamental, but the central dilemma is that revenues are obtained through taxes; that is, in order to enjoy public services such as health, education, infrastructure, security, etc., it is necessary for people in general to pay a part of their income for them. However, in most emerging countries, tax evasion has become a culture, i.e., there is no social pressure to judge this act; therefore, it is considered normal. For Colombia, the report of the Commission of Experts estimates that there was an evasion of Legal Income and Value Added Tax (VAT) for 21.6 billion and 20.7 billion, respectively, in 2019, assuring that this is largely due to a deficient process in the elaboration of public policies. Mele (2017) asserts that the gap between potential and actual collection negatively affects countries' economies.

Due to the above, countless laws have been established in almost all countries to act as a measure and discourage tax evasion. However, according to Hartl et al. (2015), this measure has little effect on tax evasion in the medium and long term. Since these coercive measures are insufficient to increase tax morale, recent studies such as Capasso et al. (2021) recommend that to build tax morale in citizens, the State must encourage transparency and tax morale through its actions rather than forcing them to comply with tax regulations. From an ethical point of view, tax evasion is due to beliefs and personal or social intentions such as norms and values (Kleven, 2014).

This study analyzes the determinants of tax morale from these two perspectives to determine the causes and effects of tax evasion based on a sample of accounting professionals.

Being structured as follows, in the following section (2), there is a review of the relevant literature on tax morale, the institutional approach and the cultural approach; in section 3, the details on the data and the type of methodology used are presented; in section 4 the results obtained are shown; and finally, in section 5 there are the conclusions.

Background

Corruption has become a relevant topic of study in recent decades, as it is considered a brake on the development of countries. This is because it reduces resources to promote state spending, which is aimed at improving the quality of life of the people; in turn, because it deteriorates social capital, in other words, trust among the agents of society is reduced.

Ermasova et al. (2021) state that the legal, economic and institutional environment can drive tax evasion practices. An example of how institutional factors influence is the work done by Alon and Hageman (2013), who evaluate the relationship between institutional factors such as corruption and social capital (trust) with tax compliance. This work was applied in emerging economies. In turn, Yamen et al. (2018) investigate the relationship between institutions and tax evasion in European Union member states. Recently, Koch and Nikiforakis (2021) found that colonial institutions still exert a significant influence on individuals, mainly on the compliance of others (trust), even after a significant institutional change. Despite the above, Benkraiem et al. (2021) assert that although institutional mechanisms play an important role in reducing tax evasion, there are very few studies on this fundamental relationship. The research of Benkraiem et al. (2021) discusses institutional differences and tax evasion; their main result is that firms' ethical behavior strongly affects mitigating tax evasion.

Another line of research evaluates tax evasion from a cultural point of view. Alm and Torgler (2006) studied tax morale in the United States and 15 European countries. In this case, they try to determine whether fraud is justified by opportunity; their main finding is a correlation between the size of illicit activities (as a proportion of GDP) and tax morale. Tsakumis et al. (2007) address the relationship between culture and tax evasion by investigating national culture and tax compliance in 50 countries. This research found that culture influences compliance or noncompliance with tax obligations. In turn, the research by Richardson (2008) finds similar results between national cultural dimensions and tax evasion in a sample of 47 countries; his main finding is that the less enforcement of the Law and the less confidence in institutions, the higher the level of tax evasion. Currently, Ciziceno and Pizzuto (2022), with data from a sample of 96 countries, find that in nations, there is higher tax morale when trust in government is high. At the micro level, Phyllis and Balavac-Orlic (2022) find that tax morale is determined by how the State acts, i.e., if there is greater tax justice, there will consequently be an improvement in the tax morale of individuals. In other words, if an environment of inequality in tax rates is perceived, people will seek ways to evade their tax responsibilities.

Theoretical reference.

In this study, institutions play a fundamental role since they can influence the culture of payment or non-payment of fiscal responsibilities through their actions or omissions. For

the Colombian case, it is necessary to consider the institutions created since colonial times since these, according to Koch and Nikiforakis (2021), have a significant influence on the decisions made by individuals. From a broader perspective, the work of Acemoglu and Robinson (2012), whose main thesis is that the prosperity of nations depends on the institutions that are formed within each territory; within a society, two types of institutions can be established: extractive institutions, which are those that serve a group of society or inclusive institutions whose main characteristic is to promote the general welfare. In addition, a cultural analysis of corruption conducted by Fisman R. and Miguel E. (2007) in Manhattan found that diplomats from countries with high levels of corruption tended to violate parking laws more frequently, while those with less corruption received fewer parking fines. This demonstrates that corruption is cultural, i.e., delegations with bad behavior reflect the realities of their home country.

Now, the above leads to the work of Hofstede (1980), who shows a multidimensional view of the culture of each country, identifying a set of social values that he calls “dimensions” of culture. Thus, he establishes that there are specific relationships between cultural dimensions and the preferences and actions of individuals. The dimensions the author refers to are uncertainty avoidance, individualism, masculinity and power distance. Hofstede (2001), cited by Tsakumis et al. (2007), points out that people’s trust in government institutions is negatively correlated with uncertainty avoidance. That is, the lack of trust by citizens in their institutions promotes tax noncompliance; this originates as a way of minimizing the probability that the State and its politicians will misuse treasury funds.

Information and Methodology

This is a descriptive study that uses a quantitative methodology. According to Bernal (2010), the quantitative or traditional method is “based on the measurement of the characteristics of social phenomena, which involves deriving from a conceptual framework relevant to the problem analyzed a series of postulates that express relationships between the variables studied in a deductive manner. Moreover, this method tends to generalize and standardize the results (p.60)”. For his part, Hernández (2014) argues that quantitative research makes it possible to accurately establish the behavioral patterns of a society (p.10). In turn, Hueso and Cascant (2012) express that this is based on statistical techniques to know the characteristics of interest of the object of study.

The sample corresponds to 235 accounting professionals in the city of Cúcuta and its metropolitan area; it was randomly selected to determine the causes and effects of tax morale. The data collection was carried out between 2021 and 2022; the online survey contained 11 questions on sociodemographic conditions, nine on the causes of tax evasion, and six on the effects of tax evasion. Following the procedure outlined by Bernal (2010), the sample obtained has a margin of error of 6.39%.

The data obtained were organized and tabulated in Excel spreadsheets. Then, a descriptive analysis was performed, taking into account the most relevant responses, i.e., those with the highest weighting, for the analysis and interpretation of the data.

Results

In order to carry out the analysis of the results, descriptive statistics are used to present the data in an orderly manner. Becerra (2021) defines descriptive statistics as the mathematical branch responsible for the collection, presentation and characterization of a group of data, whose objective is to describe the particularities of the group. This set of numerical values that receive a quantitative representation is known as a statistical variable; these can be of two types, qualitative or categorical, which correspond to those that cannot be measured numerically, such as sex, nationality or marital status and on the other hand, quantitative variables are those that have a numerical value, such as age, income, prices, etc.

The questionnaire begins with the following question: Do you consider that one of the causes of tax evasion in the Colombian tax system is: Inappropriate use of tax resources and corruption in their distribution? Table 1 shows the answers obtained. It can be seen that 39% of the respondents answered almost always, followed by always with 32% of the total sample; that is to say, approximately three-quarters of the respondents answered that this is one of the causes of tax evasion. An analysis of the profile of the individuals who gave these answers, through sociodemographic characteristics, shows that approximately 50% of the respondents who always answered and almost always are university professionals; their income ranges between one and two minimum salaries (55%), and their socioeconomic stratification is mostly low (45%). The above indicates that the corruption of the Colombian State is one of the main causes of tax evasion. This is very much in line with the results of the works of Andreoni et al. (1998), Smith (1992), Williams and Kayaoglu (2016), Marlow et al. (2017) and Horodnic (2018). In which a causal relationship is found between the failures of public institutions and low tax morale, institutions create an asymmetry between the norms and the beliefs and values of individuals; this contradiction creates distrust towards institutions and, thus, low tax compliance.

Table 1
Inappropriate use of tax resources and corruption in their distribution.

Reply	Number	Percentage	Studies	%	Salary	%	Socioeconomic stratification	%
Always	76	32%	Secondary	5	Less than one minimum wage.	3	Low- Low	2
			Technologists	2	From 1	6	Under	4

			t	5	to 2	1		6
					minimu			
			University	5	From 2	5	Medium-Low	2
				0	to 3			6
					minimu			
			Ongoing	1	No salary	3	Medium	3
				8				
Almost	91	39%	Secondary	9	Less than	4	Low- Low	2
always					one	2		4
					minimu			
			Technologis	2	From 1	5	Under	4
			t	4	to 2	1		7
					minimu			
					m wages.			
			University	4	From 2	4	Medium-Low	2
				9	to 3			4
					minimu			
					m wages.			
			Ongoing	1	No salary	2	Medium	4
				8				

Note: Table 1 contains the answers to the causes of tax evasion.

In the same order, Table 2 answers the question, “Do you consider that one of the causes of tax evasion in the Colombian tax system could be...? What is the negative effect produced by the cases of impunity of large evaders and the inequality of the tax system? In this, it can be seen that approximately 45% responded that it is almost always a cause, followed by those who consider that it is always a cause of tax evasion, with 29%. Therefore, it can be considered that approximately 74% of the sample considers that the impunity and inequality of the tax system are the cause of the lack of financial commitment on the part of Colombians. When taking into consideration the sociodemographic characteristics of this sample, it can be highlighted that, on average, approximately more than half of those who gave these answers have a university education 54 and 46%, respectively; they also have an income level of between one and two minimum wages 46 and 66%, and that their socioeconomic level is low, with 38 and 49%. The results are similar to those obtained by Alesina and Giuliano (2015), who find that there is greater tax morale where societies are more sensitive to equity; in turn, Gerstenblüth et al. (2012), finds that inequality, measured

by the Gini index harms fiscal responsibility, i.e., in more unequal societies, there is greater tax evasion.

Table 2
Negative effect on cases of impunity of large tax evaders and/or inequality in the tax system.

Reply	Number	Percentage	Studies	%	Salary	%	Socioeconomic stratification	%
Always	68	29%	Secondary	6	Less than one minimum wage.	26	Low-Low	28
			Technologist	34	From 1 to 2 minimum wages.	66	Under	49
			University	46	From 2 to 3 minimum wages.	66	Medium-Low	28
			Ongoing	13	No salary	19	Medium	11
Almost always	105	45%	Secondary	7	Less than one minimum wage.	45	Low-Low	28
			Technologist	18	From 1 to 2 minimum wages.	46	Under	38
			University	54	From 2 to 3 minimum wages.	66	Medium-Low	27
			Ongoing	21	No salary	33	Medium	8

Note: Table 2 contains the most relevant responses on cases of impunity.

Table 3 shows the responses to the question, "Do you consider that one of the causes of tax evasion in the Colombian tax system may be: Individual and collective tax pressure or factors associated with the informal economy or periods of crisis due to scarcity of

resources? In response to this, 46% responded that this is almost always a cause of tax evasion, followed by those who considered it always is, with 19% of the total. The sociodemographic characteristics of the people who responded almost always are: 48% have a university education, 52% have an income level between one and two minimum wages, and 48% are in a low socioeconomic stratification. As for those who always answered, 53% have a university education, 69% have an income between one and two minimum wages, and 36% are classified in a low and medium-low stratification. These results are understandable since, according to the National Administrative Department of Statistics (DANE) in Colombia, the informality rate from January 2021 to August 2022 has gone from 61% and 58% approximately. That said, informality is generally assumed to be an economic activity associated with low wages, which is why it is considered that there is greater noncompliance with tax responsibilities, i.e., low tax morale is a result of low income.

Table 3
Individual and collective tax pressure or factors associated with the informal economy or periods of crisis due to scarcity of resources.

Reply	Number	Percentage	Studies	%	Salary	%	Socioeconomic stratification	%
Always	45	19%	Secondary	2	Less than one minimum wage.	3	Low- Low	2
						1		7
			Technologist	3	From 1 to 2 minimum wages.	6	Under	3
				1		9		6
Almost always	108	46%	University	5	From 2 to 3 minimum wages.	0	Medium-Low	3
				3				6
			Ongoing	1	No salary	0	Medium	2
			3					
Almost always	108	46%	Secondary	1	Less than one minimum wage.	3	Low- Low	2
				0		6		4
			Technologist	2	From 1 to 2	5	Under	4
			1		2		8	

			minimu m wages.			
University	4	8	From 2 to 3	4	6	Medium-Low 4
			minimu m wages.			
Ongoing	1	9	No salary	5		Medium 4

Note: Table 3 represents the responses associated with income level.

In general terms, it can be established that one of the main causes of tax evasion is self-justification, which is generated either through state corruption (example) or lack of severe punishment for tax evasion (cost-benefit).

The sample was also asked about the possible consequences of tax evasion in Colombia. Table 5 answers the question, “Do you consider that one of the possible consequences of tax evasion in Colombia could be that the community, or part of it, ends up copying the evader’s behavior in the absence of fair sanctions? The community, or part of it, ends up copying the evader’s behavior in the absence of fair sanctions? Of this proportion, 52% have a university education, 46% have an income level of one to two minimum wages, and 43% receive an income lower than the minimum wage. In addition, 41% are in the low socioeconomic classification and 26% in the medium-low.

On the other hand, 23% expressed total agreement; of this percentage, 47% have a university education, 64% receive an income between one and two minimum wages, and 44% are classified in a low socioeconomic level and 27% in the medium-low. The above reflects that the majority of individuals in the sample who consider that this will be a consequence of tax evasion are professionals. These results are similar to those obtained from the perspective of utility (cost-benefit), i.e., as individuals perceive that their benefit (in this case monetary) is greater compared to the costs (disciplinary and economic sanctions) due to noncompliance with regulations, their best option is tax evasion. This is very much in line with the initial findings of Allingham and Sandmo (1972).

Table 4
The community, or part of it, ends up copying the evader’s behavior in the absence of fair sanctions.

Reply	Number	Percentage	Studies	%	Salary	%	Socioeconomic stratification	%
			Secondary	5	Less than	2	Low- Low	2
				5	one	9		5

Always	55	23%			minimum wage.			
			Technologist	5	From 1 to 2	6	Under	4
				5		4		4
					minimum wages.			
			University	5	From 2 to 3	7	Medium-Low	2
				5				7
					minimum wages.			
			Ongoing	5	No salary	0	Medium	2
				5				
Almost always	114	49%	Secondary	5	Less than one	4	Low- Low	2
				5		3		5
					minimum wage.			
			Technologist	5	From 1 to 2	4	Under	4
				5		6		1
					minimum wages.			
			University	5	From 2 to 3	4	Medium-Low	2
				5				6
					minimum wages.			
			Ongoing	5	No salary	0	Medium	7
				5				

Note: Table 4 summarizes the responses to the effects of tax evasion.

In the same way, Table 6 reflects the answers to the question: Do you consider that one of the possible effects generated by evasion in the Colombian tax system could be: The increase in tax litigation as a consequence of the administration of justice, public administration and collection? The demographic characteristics of this proportion of the sample are as follows: 50% have university studies, 52% receive an income of between one and two minimum wages, 36% receive less than one minimum wage, 48% are in the low socioeconomic classification, and 24% are in the medium-low. On the other hand, 22% expressed complete agreement. Of these, 54% have a university education, 60% earn between one and two minimum wages, and 33% earn less than one minimum wage. Regarding socioeconomic stratification, 38%, 31% and 29% are in the low, low-low and medium-low categories, respectively. From this, it can be deduced that the majority of the

sample that considered this as one of the consequences has a professional education, receives an income of between one and two minimum wages, and is of the low stratum. This reflects in part the reality and the perception of justice in Colombia, i.e., it is expected that litigation due to tax evasion will increase; but at the same time, it is clear that most of this litigation does not end or in some cases does not impart severe penalties (De la Calle et al., 2013).

Table 5
Increased tax litigation as a result of the administration of justice, public administration and tax collection

Reply	Number	Percentage	Studies	%	Salary	%	Socioeconomic stratification	%
Always	52	32%	Secondary	6	Less than one minimum wage.	3	Low- Low	3
						3		1
			Technologist	2	From 1 to 2 minimum wages.	6	Under	3
				7		0		8
Almost always	111	39%	University	5	From 2 to 3 minimum wages.	8	Medium-Low	2
				4				9
			Ongoing	1	No salary	0	Medium	2
				3				
Almost always	111	39%	Secondary	6	Less than one minimum wage.	3	Low- Low	2
						6		1
			Technologist	2	From 1 to 2 minimum wages.	5	Under	4
				3		2		8
Almost always	111	39%	University	5	From 2 to 3 minimum wages.	5	Medium-Low	2
				0				4

Ongoing 2 No salary 6 Medium 7
1

Note: Table 5 summarizes the responses to the consequences of not paying taxes.

In general, it can be deduced that the causes and consequences of tax evasion found in this study are similar to those obtained in other studies. In turn, an element that is incorporated in this study is informality as a factor of noncompliance with tax obligations. As can be seen, public institutions are determinants of the culture of payment or non-payment in at least two ways.

In the first instance, the lack of severe sanctions and, in many cases, impunity make tax evasion attractive; because of this, it is thought that the best option is to impose more severe legislative sanctions and leave less room for corruption through laws and security. However, this is not entirely true since the second way in which public institutions encourage noncompliance with tax obligations is how resources are administered; in other words, the most corrupt institutions cause citizens to create a culture of non-payment since they doubt how the resources will be used, there is self-justification!

Ariely D. (2012), cited by Sala-i Martin (2019), states that people always try to avoid cognitive dissonance. For example, people know that if they do not pay taxes, there will be fewer resources for their children's education, health care, road repairs, etc. Therefore, they think it is wrong at this precise moment where cognitive dissonance appears, i.e., what we do and think to contradict each other. Ariely (2012) says that a possible solution to cognitive dissonance is not to do what is thought wrong. But at the same time, there is another way to find consonance between what is thought and what is done: to do what is wrong and change the way of thinking, to seek self-justification! to rationalize bad acts. In the case of tax evaders, some solve the cognitive dissonance by stopping evading (paying), but others do it by changing their thinking (self-justification).

One way to rationalize evasion is to say that everyone evades or that if the money goes into the pockets of the corrupt, it would be better not to pay; once this justification is found, cognitive consonance is achieved and in turn, the dishonest behavior can be lived with peacefully. If this theory is true, the best way to eliminate tax evasion is not through more drastic penalties but through eliminating elements that allow justification. In the case of the present work, the best option would be to fight against corruption and waste of resources by public institutions and thus create a culture of payment of tax obligations.

Conclusions

Tax morale is a complex issue, as it may be due to any of the factors described in this paper; impunity or legal loopholes, psychological factors such as cognitive dissonance or

due to lack of income. In Colombia, according to calculations by the National Tax and Customs Directorate (DIAN), tax evasion of income tax for individuals and legal entities in 2019 was 23.2% and 31.6%, respectively.

This research finds that one of the main causes of tax evasion is self-justification. That is, all people are taught that their actions must be within a socially accepted framework, i.e., stealing, fraud, etc. is wrong; but corruption and waste of resources by public institutions in Colombia becomes the justification people need to rationalize the lack of tax morality.

In turn, impunity and the lack of exemplary punishment are considered another cause of noncompliance with tax obligations by the surveyed sample. According to the theory, this is due to the fact that when making a cost-benefit evaluation, individuals find it most feasible to have low tax morale; in other words, the benefit obtained from tax evasion is greater than the costs. Given this scenario, a large part of the sample considers that the consequence of this normative failure is that a large part of the population will imitate this bad practice.

Finally, many of the subjects surveyed believe that labor informality may be one of the causes of tax evasion. Lower-income can translate into lower payments; this is relatively true since people will want to comply with their tax obligations, but the inelasticity of their income does not allow them to do so, and consequently, they become potential rather than real payers. The other side of the coin is that informal activities obtain high returns, but despite this, they have decided to formalize.

According to the results obtained, to reduce tax evasion and improve tax morale, it is necessary to enforce exemplary regulations, i.e., to punish crimes severely and reduce evasion through supervision. The above is complemented by actions that reduce corruption and waste in public institutions.

References

- Aaron Kamm, Christian Koch, Nikos Nikiforakis, (2021). The ghost of institutions past: History as an obstacle to fighting tax evasion?, *European Economic Review*, Volume 132, 2021, 103641, ISSN 0014-2921, <https://doi.org/10.1016/j.euroecorev.2020.103641>.
- Acemoglu, D. i Robinson, James A. (2012). *Por qué fracasan los países - Los orígenes del poder, la prosperidad y la pobreza*. Bogotá, Editorial Planeta Colombiana.
- Alesina, A., & Giuliano, P. (2015). Culture and institutions. *Journal of economic literature*, 53(4), 898-944. https://scholar.google.com/scholar_lookup?title=Culture%20and%20institutions&publication_year=2015&author=A.%20Alesina&author=P.%20Giuliano

- Allingham, M. G., & Sandmo, A. (1972). Income tax evasion: A theoretical analysis. *Journal of public economics*, 1(3-4), 323-338. https://scholar.google.com/scholar_lookup?title=Income%20tax%20evasion%3A%20a%20theoretical%20analysis&publication_year=1972&author=M.G.%20Allingham&author=A.%20Sandmo#d=gs_cit&t=1667490308091&u=%2Fscholar%3Fq%3Dinfo%3AwfkMKqSihhsJ%3Ascholar.google.com%2F%26output%3Dcite%26scirp%3D0%26hl%3Des
- Alon, A. y Hageman, AM (2013). El impacto de la corrupción en el cumplimiento fiscal de las empresas en las economías en transición: ¿en quién confía?. *Revista de ética empresarial*, 116 (3), 479-494.
- Andreoni, J., Erard, B., & Feinstein, J. (1998). Tax compliance. *Journal of economic literature*, 36(2), 818-860. https://scholar.google.com/scholar_lookup?title=Tax%20compliance&publication_year=1998&author=J.%20Andreoni&author=B.%20Erard&author=J.%20Feinstein
- Becerra, J. (2021). *estadística descriptiva. méxico: unam.*
- Bernal, Cesar. (2010). *Metodología de la investigación. Tercera edición. Pearson educación.*
- Capasso, S., Cicatiello, L., De Simone, E., Gaeta, G., & Reis Mourão, P. (2021). Fiscal transparency and tax ethics: does better information lead to greater compliance?. *Journal of Policy Modeling*, Volume 43, Issue 5, 2021, Pages 1031-1050, ISSN 0161-8938, <https://doi.org/10.1016/j.jpolmod.2020.06.003>.
- De la Calle, H., Robledo, J., Morales, C., Estrada, A., Andía, O., Quevedo, N., Avellaneda, J., Sánchez, B.; Arias, W. y González, J. (2013) *Perlas de la Corrupción. DEBATE.*
- DIAN (2021). Informe de recaudo, lucha contra la evasión y el contrabando 2021. Tomado de <https://www.dian.gov.co/impuestos/InformeMensualRecaudo/12-Informe-de-Recaudo-total-2021.pdf>
- Ermasova, N., Haumann, C. y Burke, L. (2021). La relación entre cultura y evasión fiscal entre países: casos de EE. UU. y Alemania. *Revista Internacional de Administración Pública*, 44 (2).
- Fisman R. y Miguel E. (2007). Corruption, norms, and legal enforcement: evidence from diplomatic parking tickets (2007) *Journal of Political Economy*, 115 (6), pp. 1020 - 1048, DOI: 10.1086/527495 <https://www.scopus.com/inward/record.uri?eid=2s2.040549088217>

<https://doi.org/10.1086%2f527495&partnerID=40&md5=edfe2399b3e45a2a0aecf3a68a2e7b49>

George T. Tsakumis, Anthony P. Curatola, Thomas M. Porcano (2007). The relation between national cultural dimensions and tax evasion, *Journal of International Accounting, Auditing and Taxation*, Volume 16, Issue 2, 2007, Pages 131-147, ISSN 1061-9518, <https://doi.org/10.1016/j.intaccaudtax.2007.06.004>.

Gerstenblüth, M., Melgar, N., Pagano, J. P., & Rossi, M. (2012). How do inequality affect tax morale in Latin America and Caribbean?. *Revista de Economía del Rosario*, 15(2), 123-135. https://scholar.google.com/scholar?q=How%20do%20inequality%20affect%20tax%20morale%20in%20Latin%20America%20and%20Caribbean#d=gs_cit&t=1667320731453&u=%2Fscholar%3Fq%3Dinfo%3A4ZSN0cwbNU0J%3Ascholar.google.com%2F%26output%3Dcite%26scirp%3D0%26hl%3Des

Grant Richardson, (2008). The relationship between culture and tax evasion across countries: Additional evidence and extensions, *Journal of International Accounting, Auditing and Taxation*, Volume 17, Issue 2, 2008, Pages 67-78, ISSN 1061-9518, <https://doi.org/10.1016/j.intaccaudtax.2008.07.002>.

Hartl, B., Hofmann, E., Gangl, K., Hartner-Tiefenthaler, M., & Kirchler, E. (2015). Does the sole description of a tax authority affect tax evasion?-The impact of described coercive and legitimate power. *PloS one*, 10(4), e0123355. <https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0123355>

Hernandez, (2012). *Metodología de la Investigación*. 6ta edición. Mc Gracw Hill.

Horodnic, I. A. (2018). Tax morale and institutional theory: a systematic review. *International Journal of Sociology and Social Policy*. https://scholar.google.com/scholar_lookup?title=Tax%20morale%20and%20institutional%20theory%3A%20A%20systematic%20review&publication_year=2018&author=I.A.%20Horodnic

Hueso, A. y Cascant, M (2012). *Metodología y técnicas cuantitativas de investigación*.

Informe Comisión de Expertos (2019). Recuperado de: <https://prezi.com/view/F4pnCJTWyfWMOUHO5Vcp/>

James Alm, Benno Torgler, (2006). Culture differences and tax morale in the United States and in Europe, *Journal of Economic Psychology*, Volume 27, Issue 2, 2006, Pages 224-246, ISSN 0167-4870, <https://doi.org/10.1016/j.joep.2005.09.002>.

- Kleven, H. J. (2014). How can Scandinavians tax so much?. *Journal of Economic Perspectives*, 28(4), 77-98.
<https://scholar.google.com/scholar?q=How%20can%20Scandinavians%20tax%20so%20much>
- Lonner, W. J., Berry, J. W., & Hofstede, G. H. (1980). Culture's consequences: International differences in work-related values. University of Illinois at Urbana-Champaign's Academy for Entrepreneurial Leadership Historical Research Reference in Entrepreneurship.
<https://scholar.google.com/scholar?q=Cultures%20consequences:%20International%20differences%20in%20work-related%20values>
- Marco Ciziceno, Pietro Pizzuto, (2022). Life satisfaction and tax morale: The role of trust in government and cultural orientation, *Journal of Behavioral and Experimental Economics*, Volume 97, 2022, 101824, ISSN 2214-8043,
<https://doi.org/10.1016/j.socec.2021.101824>.
- Marlow, S., Swail, J., & Williams, C. C. (2017). *Entrepreneurship in the Informal Sector: an institutional perspective*. Routledge.
https://scholar.google.com/scholar_lookup?title=Entrepreneurship%20in%20the%20Informal%20Sector%3A%20An%20Institutional%20Perspective&publication_year=2017&author=C.C.%20Williams#d=gs_cit&t=1667319856363&u=%2Fscholar%3Fq%3Dinfo%3APm_8FY3vKwJ%3Ascholar.google.com%2F%26output%3Dcite%26scirp%3D0%26hl%3Des
- Mele, G. (2017). Gearing up for a more efficient tax system: an assessment of tax efficiency, a cost-benefit analysis of tax expenditures, and an exploration of labor informality and its tax implications (No. ACS22697, pp. 1-106). The World Bank.
- Phyllis Alexander, Merima Balavac-Orlic (2022). Tax morale: Framing and fairness, *Economic Systems*, Volume 46, Issue 1, 2022, 100936, ISSN 0939-3625,
<https://doi.org/10.1016/j.ecosys.2021.100936>.
- Ramzi Benkraiem, Ali Uyar, Merve Kilic, Friedrich Schneider (2021). Ethical behavior, auditing strength, and tax evasion: A worldwide perspective, *Journal of International Accounting, Auditing and Taxation*, Volume 43,
<https://doi.org/10.1016/j.intaccaudtax.2021.100380>.
- Sala-i Martin X., (2019) La invasión de los robots. *Conecta*.
- Smith, S. (1992). Taxation and the environment: a survey. *Fiscal Studies*, 13(4), 21-57.
https://scholar.google.com/scholar_lookup?title=Taxation%20and%20the%20Environment%3A%20A%20Survey&publication_year=1992&author=S.%20Smith

- Torgler, B. (2004). Tax morale, trust and corruption: Empirical evidence from transition countries (No. 2004-05). CREMA Working Paper. https://scholar.google.com/scholar?q=Tax%20morale,%20trust%20and%20corruption:%20Empirical%20evidence%20from%20transition%20countries#d=gs_cit&t=1667320520812&u=%2Fscholar%3Fq%3Dinfo%3AbNNMj4s3DWwJ%3Ascholar.google.com%2F%26output%3Dcite%26scirp%3D0%26hl%3Des
- Williams, C. C., & Kayaoglu, A. (2016). Tackling the informal economy in the European Union: a social actor approach. *UTMS Journal of Economics*, 7(2), 133-147. https://scholar.google.com/scholar_lookup?title=Tackling%20the%20informal%20economy%20in%20the%20European%20Union%3A%20A%20social%20actor%20approach&publication_year=2016&author=C.C.%20Williams&author=A.%20Kayaoglu
- Yamen, A., Allam, A., Bani-Mustafa, A. y Uyar, A. (2018). Impacto de la calidad del entorno institucional en la evasión fiscal: una investigación comparativa de los miembros antiguos y nuevos de la UE. *Revista de Contabilidad, Auditoría e Impuestos Internacionales*, 32, 17-29.